

**seterus**<sup>TM</sup>

PO Box 2008; Grand Rapids, MI 49501-2008

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SVOBODA, ANN M  
c/o MARC DANN  
4600 PROSPECT AVE  
CLEVELAND, OH 44103

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***Important information  
about your assistance  
request. Read carefully!***

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Loan number: 10152879, serviced by Seterus, Inc.

March 3, 2015

Dear SVOBODA, ANN M:

We are glad you asked us for assistance with your mortgage loan. We are ready to guide you through the process, and we congratulate you for taking the first critical step.

If you intend to keep the property, we require and will establish an escrow account for payment of taxes and insurance in connection with your request for a mortgage loan modification. If you do not already have an escrow account, continue to pay your taxing authority and/or insurance provider until you receive an escrow account analysis from Seterus. You will be required to maintain this escrow account even if the loan is not modified.

Contact us immediately if you or your property has been affected by a disaster, or if you are located in a federally declared disaster area. We cannot determine your eligibility for a loan modification or any other foreclosure-prevention assistance until we know the extent of the damage to the property and the hardship created by the disaster.

This notice identifies documents we have received from you. As we review your request, we may find that additional, supporting information is needed. If so, we will contact you. Please read this letter carefully so that you understand the evaluation process, and contact us if you have any questions.

At this time, your application is incomplete. This notice identifies documents we have received from you as of the date of this letter, and those we still need before we can start our decision-making process. **You must send the remaining required documents to be received by us by no later than April 26, 2015.** All documents you provide will be acknowledged within five business days of receipt. If any submitted document is incomplete, expired, or invalid, we will notify you.

Seterus NMLS ID Number: 787641

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. **COLORADO:** FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [WWW.COLORADOATTORNEYGENERAL.GOV/CA](http://WWW.COLORADOATTORNEYGENERAL.GOV/CA). Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. **NEW YORK CITY:** 1411669, 1411665, 1411662. **TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR.

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Seterus, Inc.  
14523 SW Millikan Way, Suite 200  
Beaverton, OR 97005

Business Hours (Pacific Time)  
Monday-Thursday 5 a.m. to 8 p.m.  
Friday 5 a.m. to 6 p.m.

SVOBODA, ANN M  
 March 3, 2015  
 Loan number: 10152879

#### How to deliver your documents to Seterus:

To send your documents to us at no charge, simply go to the shipping counter of the nearest FedEx Office® Print and Ship Center. Tell them you are "returning documents to Seterus." The agent will request your name, ZIP code, or phone number. For help finding the nearest FedEx Office Print and Ship Center, go to [www.fedex.com/us/office](http://www.fedex.com/us/office) and enter your ZIP code in the Find a Location box. **Note:** This option is available only for the return of these important documents.

You also may submit your completed documentation in one of the following ways. Please make sure your loan number appears on all documents.

<b>Upload:</b> <a href="http://www.seterus.com/UploadMyDocs">www.seterus.com/UploadMyDocs</a>	<b>Overnight:</b> 4460 44th Street SE Suite D, Grand Rapids, MI 49512	<b>Regular Mail:</b> PO Box 2008; Grand Rapids, MI 49501- 2008	<b>Fax:</b> 866.578.5277 (send all documents together)
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#### After we receive all documents

We will conduct a thorough review of your information and make a decision as to whether or not we can offer you assistance. We will notify you of our decision with either a denial letter or a written offer within 30 days of our receipt of your completed application (including all required documents).

Finding the best solution for your situation also may require:

- Ordering a current property appraisal
- Ordering a broker price opinion (BPO). If needed, a local Realtor®, acting on our behalf, may contact you to schedule a time to enter the property to perform the evaluation.
- Obtaining approval from the owner of your loan or from private mortgage insurance companies with an interest in your mortgage
- Ordering a title search

You may continue to receive information from us regarding your delinquency, along with other offers to help you avoid foreclosure, while we are processing this request. These are not related to this review.

You should consider contacting the servicers of any other mortgage loans on this property to discuss options they may have available to help you avoid foreclosure.

#### Responding to our offer

If we offer assistance to you, you will be given at least 14 days to consider the offer and either accept or reject it. The expiration date will be stated in the offer.

**If your loan is delinquent, please be aware we are continuing our efforts to collect the amounts owed on your loan.** Unless we have previously refused your payments, you should continue to make your regularly scheduled payments when they become due. You may receive collection letters or notices from us, our attorney, and possibly your state.

Form **4506-T****Request for Transcript of Tax Return**(Rev. January 2012)  
Department of the Treasury  
Internal Revenue Service▶ **Request may be rejected if the form is incomplete or illegible.**

OMB No. 1545-1872

**Tip.** Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at [IRS.gov](http://IRS.gov) and click on "Order a Transcript" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

**1a** Name shown on tax return. If a joint return, enter the name shown first.**1b** First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)**2a** If a joint return, enter spouse's name shown on tax return**2b** Second social security number or individual taxpayer identification number if joint tax return**3** Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)**4** Previous address shown on the last return filed if different from line 3 (see instructions)**5** If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. **Seterus, Inc. or any successor servicer.****c/o Tax Verification Services 30 Executive Park #200, Irvine, CA 92614**

**Caution:** If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your IRS transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

**6** Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ **1040**

**a** Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days ..... ☒

**b** Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days ..... ☐

**c** Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days ..... ☐

**7** Verification of Nonfiling, which is proof from the IRS that you did not file a return for the year. Current year requests are only available after June 15<sup>th</sup>. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days ..... ☐

**8** Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2010, filed in 2011, will not be available from the IRS until 2012. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days ..... ☐

**Caution:** If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

**9** Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

**2014****2013**

Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved identity theft on your federal tax return. .... ☐

**Caution.** Do not sign this form unless all applicable lines have been completed.

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

Phone number of taxpayer on line 1a or 2a

Signature (see instructions)

Date

**Sign Here**

Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature

Date

## Uniform Borrower Assistance Form

If you are experiencing a temporary or long-term hardship and need help, you must complete and submit this form along with other required documentation to be considered for available solutions. On this page, you must disclose information about (1) you and your intentions to either keep or transition out of your home; (2) information on the property's status; (3) real estate taxes; (4) homeowner's insurance premiums; (5) bankruptcy; (6) your credit counseling agency, and (7) information concerning other liens, if any, on your property.

On Page 2, you must disclose information about all of your income, expenses, and assets. Page 3 also lists the required income documentation that you must submit in support of your request for assistance. Then on Page 4, you must complete the Hardship Affidavit in which you disclose the nature of your hardship. It also tells you the required documentation that you must submit in support of your hardship claim.

**NOTICE:** In addition, when you sign and date this form, you will make important certifications, representations, and agreements, including certifying that all of the information in this Borrower Assistance Form is accurate and truthful and any identified hardship has contributed to your submission of this request for mortgage relief.

**REMINDER:** The Borrower Response Package you need to return consists of (1) this completed, signed, and dated Borrower Assistance Form; (2) completed and signed IRS Form 4506T-EZ (4506-T for self-employed borrowers or borrowers with rental income); (3) required income documentation, and (4) required hardship documentation.

I want to: ☐ Keep the property ☐ Vacate the property ☐ Sell the property ☐ Undecided

The property is currently: ☐ My primary residence ☐ A second home ☐ An investment property

The property is currently: ☐ Owner occupied ☐ Renter occupied ☐ Vacant

### BORROWER

Borrower's Name:

Social security number: \_\_\_\_\_ Date of birth: \_\_\_\_\_ No. of dependents: \_\_\_\_\_

Home phone number with area code: \_\_\_\_\_

Cell or work number with area code: \_\_\_\_\_

Start Date with Current Employer: \_\_\_\_\_

Mailing address: \_\_\_\_\_

Property address (if same as mailing address, just write SAME): \_\_\_\_\_

Is the property listed for sale? ☐ Yes ☐ No

If yes:

What was the listing date? \_\_\_\_\_

Have you received an offer on the property?

☐ Yes ☐ No

Date of offer: \_\_\_\_\_

Amount of offer: \$ \_\_\_\_\_

Agent's name/phone number: \_\_\_\_\_

Is the property for sale by owner? ☐ Yes ☐ No

Do you have condominium or homeowners association (HOA) fees? ☐ Yes ☐ No

If yes: Total monthly amount: \$ \_\_\_\_\_

Amount Past Due: \$ \_\_\_\_\_

Name and address fees are paid to: \_\_\_\_\_

### CO-BORROWER

Co-Borrower's Name:

Social security number: \_\_\_\_\_ Date of birth: \_\_\_\_\_ No. of dependents: \_\_\_\_\_

Home phone number with area code: \_\_\_\_\_

Cell or work number with area code: \_\_\_\_\_

Start Date with Current Employer: \_\_\_\_\_

Have you contacted a credit counseling agency for help?

☐ Yes ☐ No

If yes:

Counselor's name: \_\_\_\_\_

Agency's name: \_\_\_\_\_

Counselor's phone number: \_\_\_\_\_

Counselor's email: \_\_\_\_\_

Have you filed for bankruptcy? ☐ Yes ☐ No

If yes:

☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13

Filing date: \_\_\_\_\_

Has your bankruptcy been discharged? ☐ Yes ☐ No

Bankruptcy case number: \_\_\_\_\_



If subordinate lien(s) or any other lien(s) exist on the subject property, please enter information on the lien(s) below:

Lien holder's name:	Balance/interest rate:	Loan number:	Lien holder's phone number:
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

### REQUIRED INCOME DOCUMENTATION

☐ Do you earn a salary or hourly wage?

For each borrower who is a salaried employee or paid by the hour, include the most recent pay stub(s) that covers at least 30 (consecutive) days of earnings and reflects year-to-date earnings. If not reported on the pay stub(s), alternative documentation reflecting year-to-date earnings is required (i.e., signed letter or printout from employer).

☐ Are you self-employed?

For each borrower who receives self-employed income, include a complete, signed individual federal income tax return and, as applicable, the business tax return; AND either the most recent signed and dated quarterly or year-to-date profit/loss statement that reflects activity for the most recent three months; OR copies of bank statements for the business account for the last two months evidencing continuation of business activity.

Do you have any additional sources of income? Provide for each borrower as applicable:

**"Other Earned Income" such as bonuses, commissions, housing allowance, tips, or overtime:**

☐ Reliable third-party documentation describing the nature of the income (e.g., pay stubs, employment contract, or printouts documenting tip income).

**Social Security, disability or death benefits, pension, public assistance, or adoption assistance:**

☐ Documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy, or benefits statement from the provider, and  
☐ Documentation showing the receipt of payment, such as copies of the two most recent bank statements showing deposit amounts.

**Rental income:**

☐ Copy of the most recent filed federal tax return with all schedules, including Schedule E—Supplemental Income and Loss. Rental income for qualifying purposes will be 75% of the gross rent reduced by the monthly debt service on the property, if applicable; or  
☐ If rental income is not reported on Schedule E—Supplemental Income and Loss, provide a copy of the current lease agreement with either bank statements or cancelled rent checks demonstrating receipt of rent.

**Investment income:**

☐ Copies of the two most recent investment statements or bank statements supporting receipt of this income.

**Alimony, child support, or separation maintenance payments as qualifying income:\***

☐ Copy of divorce decree, separation agreement, or other written legal agreement filed with a court, or court decree that states the amount of the alimony, child support, or separation maintenance payments and the period of time over which the payments will be received, and  
☐ Copies of your two most recent bank statements or other third-party documents showing receipt of payment.

**\*Notice:** Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.

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**HARDSHIP AFFIDAVIT (continued)**

☐ Distant employment transfer / relocation

**For active-duty service members:**

☐ Notice of Permanent Change of Station (PCS) or actual PCS orders.

**For employment transfers / new employment:**

☐ Documentation that reflects the amount of relocation assistance provided, if applicable, AND

☐ Copy of signed offer letter or notice from employer showing transfer to a new employment location OR

☐ Pay stub from new employer OR

☐ If none of these applies, provide a written explanation.

☐ Business failure

☐ Tax return from the previous year (including all schedules) AND

☐ Proof of business failure supported by one of the following:

- Bankruptcy filing for the business; or
- Two months recent bank statements for the business account evidencing cessation of business activity; or
- Most recent signed and dated quarterly or year-to-date profit and loss statement

☐ Other (a hardship that is not covered above). Brief explanation of my hardship:

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## DOCUMENTS REQUIRED FOR MORTGAGE RELEASE<sup>TM</sup> AND SHORT SALE

We must receive the following documents to evaluate your loan for a Mortgage Release or Short Sale. Unless listed in the "Documents we have received" table in the enclosed letter, these documents are still outstanding.

### MORTGAGE RELEASE

- ☐ **Signed Third-Party Authorization:** Provides authorization for all parties assisting with the transaction who are not listed on the loan.
- ☐ **Payoff letter** for any other liens on the property
- ☐ Most recent, itemized **Homeowners Association statement**, if you are an HOA member
- ☐ **W-9 Request for Taxpayer Identification Number and Certification**, signed for the current year by HOA, if you are an HOA member

### SHORT SALE

- ☐ **Signed Third-Party Authorization form or General Authorization form:** Provides authorization for all parties assisting with the transaction who are not listed on the loan.
- ☐ **Payoff letter** for any other liens on the property
- ☐ **HUD-1 Settlement Statement**
- ☐ **Fully executed purchase and sales contract** that includes the following provision: *"The seller's obligation to perform on this contract is subject to the rights of the mortgage insurer (if any) and the mortgage holder relating to the conveyance of the property."*
- ☐ **Listing Agreement** that includes the following provision: *"Seller may cancel this agreement prior to the ending date of the listing period without advance notice to the broker, and without payment of a commission or any other consideration, if the property is conveyed to the mortgage insurer or the mortgage holder."*
- ☐ If the property is currently listed by a Realtor®, provide a copy of the **Multiple Listing Service (MLS) listing history** for the collateral property.
- ☐ **Buyer's proof of funds** for non-cash transactions or current pre-approval for financed transactions



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